

Looking at Money in America¹

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Abstract:

This article discusses meanings of money in America. It is based on an ethnography carried out in the United States by a Brazilian anthropologist who studied banks, investment companies, health insurance, service clubs, compulsive spenders, restaurants, shops, scholarly and non-scholarly articles, financial magazines, books on personal finance, proverbs, expressions, etc. Money is looked at in relation to love, death, blood, semen, food, God, Catholicism and Protestantism. The author tries to compare attitudes towards money in the United States with those existing in Brazil. In North American society money, which can be regarded as a total social fact, is considered less polluting than in Brazil where it is represented as something potentially dirty perhaps because of the huge social and economic inequalities existing in that country. At the end the author asks if Brazil is following the North American path or whether its cultural specificities will work as counter-balancing checks.

Keywords: money, United States, Brazil, Debtors Anonymous, Catholicism, Protestantism, individualism, saving, cleanliness.

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I - INTRODUCTION

The purpose of this article is to discuss meanings of money in America. It is written from a specific standpoint, namely that of a Brazilian anthropologist who is looking at the United States with his own cultural background. Between August 1993 and January 1995 I was a visiting professor at the Department of Anthropology of the University of California, Berkeley. When I decided to go to the United States, North American scholars who knew my previous work suggested I should study some minority group in the San Francisco Bay Area such as the Brazilians who live there in growing numbers. Since I had just published a book on cultural diversity in Brazil (Oliveira, 1992) this would be the "natural" continuation of what I had been doing at home. Somehow the idea did not appeal to me. I came to the conclusion that this was what one would expect from a Brazilian anthropologist in the United States, i.e., that he or she should study the periphery in the center. As I had already worked on money in the lyrics of Brazilian popular music (Oliveira 1999) it occurred to me that money would be a more fascinating subject. When I told North American anthropologists about my plan, they were usually enthusiastic about it but tended to say it was a very broad subject and asked how would I be able to study it in so short a period of time. I was of course also concerned about the feasibility of my project and worried about the time frame. I had no idea on how to start it and where to focus my attention.

But from the moment I arrived in the United States (this was the first time I was staying a longer period of time in that country) I soon realized that money was around me all the time and that I was literally submerged in my research topic and would have no difficulty finding material. I soon realized that money in the United States could be looked at as a total social fact, to use Mauss' expression. Believing that money is a key to North American society, I decided to look at any instance which could bring me clues: scholarly

and non-scholarly articles, financial magazines, books on personal finance, proverbs, expressions, banks, investment companies, health insurance, service clubs, compulsive spenders, restaurants, shops, etc. Looking at the multifarious aspect of money in the United States I ended up making Americans my "tribe."

I am of course aware of the difficulties of the anthropologist dealing with complex societies and I don't want to sound ethnocentric in reverse by giving the impression that I believe that a complex society is nothing more than a simple society which has turned complex. I know there are important differences of scale. I know how difficult it is to generalize for so large a nation as the United States which can be seen as having not one but several cultures. I am aware that the relation to money varies according to class, race and gender and other categories. I know also that California, the place I was living in, can not be taken as representative of the whole US and I am well aware that a year and a half of observation might not be enough. But in spite of the difficulties of this sort of study I believe it is important to look at representations of money which are widespread in the United States and to compare them to Brazil.

My ethnography is presented in a specific style. In order to make the familiar strange, I have opted for the standpoint of a newcomer to another culture. I am looking at things which are normally taken for granted by Americans but which look quite different from my previous experience. My ethnography tries to be bold in its intention and cautious in its conclusions. This is done on purpose. The aim of this paper is to start a debate not to offer a definite set of answers. It is also an attempt to ask if Brazil is following the American path as regards money, a question which to mind can not be replied thoroughly at the moment.

II - OPENING A BANK ACCOUNT

The day I arrived in the States I got involved in several practical things: having gas and electricity connected, getting a telephone, opening a bank account, enrolling my son at the High School, etc. What called my attention was that most of these things involved choices that do not exist in Brazil. I soon also noticed that the attitudes toward money seemed quite different from those of Brazil.

I decided to open a bank account with Bank of America. The representative who helped me asked what kind of current account I wanted. When I said I just wanted a simple checking account she explained they had six checking accounts: the *Versatel Checking*, the *Standard Checking*, the *Interest Checking*, the *Alpha Account*, the *Prima Account* and the *Limited Checking*. I asked what account would she advise me to open. She said she could not decide that for me and showed the charges, the minimum balance required to avoid monthly charges, the outstanding features and to whom each plan was recommended. I finally decided for the Standard Checking thinking I would then be rid of more decisions. The representative asked me for general information including my social security number which of course I did not have. Then another unexpected decision: what sort of check books would I like to have? In Brazil banks usually have only one sort of check book. It might have different colors if you are considered a special client, but that is all. But in Bank of America you must choose whether you want a check book with or without a stub, or wallet style and what pictures you want on the check. I decided for the eagle because this bird being the symbol of the States I thought "when in Romedoo as the romans."

I must have looked pretty exhausted and confused at the end of the operation. Noticing it the bank representative said: "Don't worry, nothing is written in blood, you can always change your account plan." This made me think about the relation between money and blood. It also reminded me about pacts. As a matter of fact several pacts involve blood.

God demands the blood of circumcision when he makes a pact with Abraham; in The Merchant of Venice Shylock lends money to Antonio on the condition that if the latter does not repay him he is entitled to a pound of his flesh, but when he wants to take it he finds out he can not have it because the bond does not entitle him to a jot of blood; the devil asks Faust to sign his pact with him in blood, etc. Is money the blood which runs through the veins of American society? Are you expected to enter in an implicit pact which involves money when you live in the States?

Sometime after I opened my account at Bank of America, I applied for a Visa credit card through them. Some days later I got a letter saying they were sorry but they could not issue me a credit card at that time because I was neither a US citizen nor a permanent resident. When I asked the Bank of America's representative if there was anything which could be done about it (that is giving a jeitinho, a Brazilian artful fix) she asked me: "Why don't you become an American citizen?" All other cards I applied to in the first six months I was in the United States turned me down on the grounds I had insufficient credit history. They usually said that this information was obtained from a **consumer** reporting agency. But after the six first month when presumably my credit history had already been satisfactorily established I started to receive offers to apply for different credit cards.

I soon realized that you need three basic documents in America: a driver's license a credit card, and a social security number. The first functions as an identity card, the second as a proof of your credit. The third operates as a national directory of US citizens and residents and is a way the Income Revenue Service can track you down. Those three documents can be seen as a metaphor of American society: you are expected to be on the move, you are expected to consume, and as a tax payer you are entitled to rights.

Together with your monthly statement Bank of America sends you a four page leaflet called For Our Customers. The title is interesting. In Brazil banks call you 'client' not 'customer' which is too outspoken and recalls the idea of commodities, whereas client is more sophisticated and recalls services. A verb I frequently heard of is to **customize**.

According to the dictionary, it means "to build, fit, or alter according to individual specifications (customizing an automobile, customized hair styling)" (Webster, 1986: 560). To design a commodity or a service to the taste of the customer. means he or she is supposed to be the master.

When you visit Bank of America's impressive 52-story headquarters in San Francisco you learn that it was opened in 1904 in San Francisco as *Bank of Italy*. It was founded by Amadeo Peter Giannini who opened the bank in order to help people who were not wealthy and thus at that time would not be served by banks (Bonadio 1994): "On October 17, 1904, the Bank of Italy opened in a remodeled saloon in San Francisco's north Beach area. The Bank's founder, Amadeo Peter (A.P.) Giannini, and his employees ventured out into the neighborhood to invite people to become customers of the bank" (Bank of America 1994: 1). I can only wonder if he called people customers or amici. The bank happens to have become the largest bank of the world. As you say in Brazil: "amigos, amigos, negócios a parte" (friends are friends, business is another story). But President Coolidge, so famous for his laconic statements, has perhaps summed it up when he said that "the business of America is business" (Speech before the Society of American Newspapers Editors, 17 January 1925, apud Oxford Dictionary of Quotations 1955:156).

III - ON FREE LUNCHES

A representative of The San Francisco Chronicle phoned and offered me a free eight week subscription. Brazilians are supposed to love getting things for free. There is a saying that for free one will even accept an injection in the forehead ("De graça, até injeção na testa"). After talking a little, the representative said the subscription was actually not

entirely free because I would have to pay for the Sunday issues. I decided to accept the offer anyhow. Some days later I got the first issue of the newspaper with a note which read "Welcome to the Chronicle **Family**, Dear **Reader**: Thank you for ordering the San Francisco Chronicle. We value you as a **customer** and will strive to provide you with service that meets your expectations for timely and consistent delivery. Your first bill will arrive within ten days unless, of course, you have pre-paid your subscription". When the bill arrived I discovered I had been registered as a subscriber with a promotion discount. The bill came with a printed leaflet which said "We are glad to have you as a Chronicle **subscriber**". The second bill had, of course, no more discount and did not call me reader or subscriber but just said "We value you as a **customer**". It is tempting to draw on the idea of a family of customers. More than a community of readers or subscribers people who buy the Chronicle are seen as a community of customers, in a process by which the newspaper becomes a commodity like any other.

Whereas in Brazil, consumer rights are still very little developed, in the States the consumer is supposed to be the center of the universe and he or she must always be satisfied. If you pay you are supposed to get something worth your money. The more you pay, the more you get! "How much" is therefore a natural and direct question. You call a cinema and you reach a recorded message. It will usually start telling you the location and facilities of the theater. It will then tell the prices of the different movies and the bargain offers. Then it will advertise the popcorn and soda they sell in the lobby. Finally it will let you know the films which are been shown in the different rooms and their schedules. Quantity is also an important item. It is very surprising to go to a cinema and see people with literally a pail of popcorn. Eco argues that the slogan "more" in the sense of "extra" pervades American advertising: "The announcer doesn't say, for example 'The program will continue' but rather there is 'More to come.' In America you don't say, 'Give me another coffee'; you ask for 'More coffee'; you don't say that cigarette A is longer than cigarette B,

but that there's 'more' of it, more than you're used to having, more than you might want, leaving a surplus to throw away - that's prosperity" (Eco 1990: 8).

During the Thanksgiving break I flew with my family to the East Coast with United Airlines which had the best fares (in Brazil airline fees are practically the same). Aboard I noticed that passengers were called customers. Brazilian airlines don't call you a customer but a passenger. They try to give the impression that a passenger is a guest whom one tries to please and make feel at home. The second surprise came when I found out that my infant daughter, who did not need to have her ticket paid for provided she sat on her parents lap, had no right to a meal. When I complained, the stewardess said that since she did not pay she was not entitled to food and that the most they could do was to prepare her a child meal if I gave up my meal.

Not serving a meal for a child which has not had her way paid for is certainly one of the worst forms of anti-publicity an airline can make for itself. But I imagine that this decision is very much related to the idea that you have to pay for everything. It probably is a case which proves former Chrysler Corporation's Chairman Lee A. Iacocca right when he says that there is no such thing as a free lunch. In this sense it is interesting that in the States commodities have always their prices shown without taxes in such a way that when you actually pay you know exactly how much went to the government. In Brazil taxes are usually built into the price in such a way you forget that whenever you buy something you are always paying taxes. This is one of the reasons the idea of the *tax payer* is stronger in the United States than in Brazil

IV - LIFE, LOVE, DEATH AND MONEY

I was visiting an American couple that has a teenager son. The conversation turned to children and the husband mentioned casually that maybe they should adopt a child. The teenager immediately reacted: "Dad, did you know that it costs 100,000 dollars to raise a child until he or she is eighteen?" It is interesting that the boy, feeling threatened by having to share his parents love and attentions, couched his fears in monetary terms.

In America money is a matter that should not be taken lightly. A lot of time (and hence money) is devoted to financial matters. One of Bank of America's For Our Customers leaflet has an article called "Teach Your Children Lessons in Saving the Easy Way." Microsoft has a software program called Money. According to their advertising flier, "Microsoft Money makes it easy to feel good about your finances. You'll always know where your money goes, where it comes from, and how your spending compares to your budget." Quicken, a computer application which helps to keep track of checks, credit-card expenses, monthly bills and other forms of payments, sold over 5 million copies in a decade after its first version was marketed. Quickenites is the word used to describe the people who form almost a 'cult' about the help it provides and are sometimes described as almost addicted to this program (Kantrowitz 1994: 65-66). Quicken became so popular that Microsoft decided finally to buy it since it was outselling Money. If you can't beat them, buy them!

There are several books which teach you how to administer your personal money. Bookstores frequently have several shelves under the section of Personal Finance. There are even books which teach you how to administer love and money. Actually Love and Money is the title of a book (Porter 1985). It teaches you everything about this equation and has sections like "The Cost of Getting Married," "The Actual and Hidden Costs of Divorce," "Wills and Funeral Arrangements," "Taking your Spouse on a Business Trip,"

"Maintaining a Mistress or a Male Lover." This particular section will teach you facts like "If you'd like to keep a mistress or a male lover, the most important thing to bear in mind is that it can be very expensive" or "If you'd like to be a mistress or a male lover, the fundamental thing to remember is the extent of your rights in this capacity" (Porter 1985: 22).

Every year the monthly magazine called Money publishes Money Guide: Best College Buys entirely devoted to taking decisions as to what college to apply for. One of the articles of the 1994 edition is entitled "Money's Value Rankings" and it tries to "present the 100 schools that give you the most for your money." Several other articles' titles make direct reference to money: "America's 10 Best College Buys," "Ivy League Quality at State School Prices," "Why Colleges Prices Rise So Fast," "How to Cut Your College Costs in Half," "Smart Ways to Invest for College," "Getting your Share of Financial Aid," "Borrowing to Fill the Money Gap," "Money's Guide to 1,003 Colleges" (Money Guide 1994: 3).

The February 1994 issue of Money is mainly devoted to mutual funds. It surveys all 3,905 mutual funds. On the cover of that issue of Money there is a red heart with the saying "Valentine Teleflorists." We show you what your money buys." The issue carries an article which rates twelve teleflorist services which were put to the test. Love and money can mingle and one should make one's money have the best result as regards one's love.

The same issue has an article written by the magazine's managing editor entitled "The Cost of One Bullet: \$2 Million." It starts saying "Looking at a bullet smaller than the tip of your pinkie, you wouldn't imagine that it could sever a man's spine, shatter a family, devastate a company and ultimately cost society more than \$2 million. But that's what this 40 cents hollow-point bullet - and the .38 revolver it was fired from - did to David Johnstone, his family, his company and in fact to all of us" (Lalli 1994: 7). As one can imagine the article tells a tragedy and the ordeal the victim (who died after some weeks of treatment) and his family went through because of a teenager mugger. It is well written and

discusses, among other questions, gun control. But it is worried not only about suffering, loss and grief. It is concerned about costs. And it decides to add up all the expenses and damages involved including hospital bills, air ambulance, social security and worker's compensation, police investigation, juvenile sentencing hearing, prison costs, productive years the victim had ahead of him, etc.

An article that mixes money and a deceased person would be inconceivable in Brazil. Brazil has nevertheless extremely high rates of deaths related to work and traffic accidents which reveals little concern about life. But there is a difficulty in Brazil of speaking about the social and economic costs of the injuries and deaths caused by the neglect which causes so many accidents.

After the January 17, 1994, Los Angeles earthquake the news provided the number of casualties and immediately after the material loss in millions of dollars. There was a direct continuity from lives to dollars. Calculations were made as to how much the damage was and as to where the money to repair it was going to come from.

In America it is very important to have a health insurance (whereas in Brazil you "make" an insurance, in the US you buy insurance). People who advised me on what insurance to take stressed that health care is business and that it is one of the most money earning industries of the country. Analyzing the taboo which according to him exists in official American health culture of allowing doctors to seem concerned with money within the physician role, Stein argues that there is a conflict between their idealism as healers and their desire to earn money: "Historically, in American medicine, money has long had a bad name." But he notes that this has been changing since the early 1980s with a new generation of doctors. He quotes one of them as saying: "All we hear about at conferences is the dollar. Instead of talking about patients, they talk about 'consumers.' Health care is supposed to be some kind of 'product,' and I'm constantly being notified of seminars and journals and books that promise to tell me how to 'market' my practice" (Stein, 1990: 157 and 170-171).

V - INVESTING

If you call Fidelity Investments, America's largest stock fund manager with \$247 billion in assets and 210 funds, they send you a whole literature about how to invest. The Fidelity Catalog opens with a welcome from its chairman who tells you that his father, who founded the enterprise in 1946, "was a strong individualist, and admired independence in others. But when it came to investing, he observed that everyone needs some help. Today, these ideas are still the foundation of our business. We believe that given the right tools, individuals make their own best investment decisions. After all, no one understands your situation better than you do" (Fidelity Investments n/d: 2). In sum we can provide you with information but the decision is yours. In order to arrive at a decision you should read the information, consider your time horizon, and analyze your needs. One of the main factors involved concerns the relation between risk and reward As you are told a rule of thumb is that "Risk and reward usually go together" (Fidelity Investments n/d: 15). You must also know for what you are investing: retirement, college expenses, building your savings, diversification, lower taxes, alternatives to CDs, etc.

One of the items of the literature is the Fidelity Fund Match Workbook which comes with a worksheet that asks you twelve questions to which you attribute points. Depending on your final score you fall in one of the following categories: 100% short-term portfolio, capital preservation portfolio, moderate portfolio, wealth-building portfolio, 100% stock portfolio. Fidelity products and services are divided into Money Market Funds, Income Funds and Growth Funds. .

I made an appointment with a Fidelity financial representative at their San Francisco Investor Center and for that purpose filled in the worksheet. I was received by one of their

brokers. He looked at my results, made questions, gave me some information and then asked me what sort of investments I had in mind. I mentioned a figure and he said I could divide it between conservative, moderate and aggressive funds. The use of the word aggressive is interesting. Fidelity has **spartan** versions of many funds. They "offer the potential for higher returns through lower expenses." The military metaphor is present. Money is a war where in order to win you have to be aggressive and spartan. But at the same time this war is highly unpredictable. You are always told that investing is like gambling. In a sense the war takes place in a casino.

VI - MONEY AND FOOD

I was invited to give a talk on Brazil at a service club in a city of the San Francisco Bay Area. The person who invited me said that the club members knew very little about Brazil, and would be interested in hearing what it is to live there -- its social life, its economics, its politics, etc. Approximately twenty people attended the luncheon which took place at an hotel. It was held simultaneously as a formal meeting and a leisurely event. The president, after introducing the guests, started asking everybody to sing the national anthem and then to pledge allegiance to the flag. Then the members started slowly to eat but to my surprise people got up and started to donate "happy dollars." It went like this: someone would stand up and say: "I finally got a telephone call from Los Angeles [were an earthquake had taken place two days before on January 17, 1994] and learned that my relatives are all safe" and he would put a dollar in a small bowl. Another member of the club said a person who had stolen money from his business was finally convicted and put behind bars and that he would donate a dollar for that. Another person donated a "happy

dollar" (for something pleasant which happened to him) and a "sad dollar" because a relative of his was shot. While this was happening people were eating and I could not stop thinking that in Brazil to mix money and eating in such a way would be considered strange. In Brazil there are of course business lunches and political campaigns dinners but they avoid dealing directly with money and money bills are not touched in these occasions.

Then a proposition was made that the club donated five hundred dollars to the local Salvation Army which gave all they had to the Los Angeles victims of the earthquake. The proposition was made formally following Robert's Rules of Order ("I move that, I second it, etc."). Two discussions took place: The first had to do with an amendment which would give half of the money to the Red Cross. This was strongly opposed by the person who put forward the proposition because he said that during the II World War landing of allied forces in Normandy in June 1944, the Red Cross had charged the soldiers for the coffee they provided them. The second discussion had to do with the phrasing of the proposition saying that it should mention that the money was being donated to the local Salvation Army "in order for them to help the Los Angeles earthquake victims." But the person who made the original proposition said that this was not his idea. He was worried that the shelves of the local Salvation Army were now empty and he wanted the money to be used to replenish them so that they be prepared in case of an event in their city. And that was the way the proposition was approved.

During lunch my host started asking me questions about Brazil and taking notes on them: when was Brazil discovered, what was the name of the discoverer, which were the two largest cities, etc. I could not quite understand why he wanted to know all that and I joked with him that if he gave all this information out to the public before I spoke nothing would be left for me to talk about. When lunch finished, before introducing me, he started to ask the public the very questions he had asked me and he fined them a dollar for each wrong answer. I finally gave my talk and answered the questions which had been posed. At

the end I got a Certificate of Appreciation and an extra-large T-shirt which says; "I spoke at the X Club of X city and they loved me."

When you eat out with friends in Brazil you usually split the bill according to the number of people who were present regardless of how much you eat or drink (in other words there is no point in having less because you still will pay for what others had). In the States however at the end of the meal frequently someone plays the role of the banker and goes into a great accountancy effort to figure out exactly who ate and drank what in order to have everybody pay exactly what he or she had. It is also interesting to see that in America the maitre will come to the table and announce what special dishes are being served that particular day. After he explained the dish he immediately says the price, thus translating the pleasure principle into the reality principle. In Brazil a waiter will not bring the bill until you ask for it. And then it probably will still take him a long time to do it. In the States waiters frequently bring you the bill, without being asked to, after you finished the main course, some times without bothering to ask whether you want desert. To a Brazilian this reads more or less like a message saying "You are on your way now, aren't you?" But my American friends to whom I commented this said they tend to see it as positive attitude of the waiter who is assuming that customers are frequently in a hurry and don't like waiting too long to pay their bill. Time is money!

VII - THE CLEANLINESS OF MONEY

There are several expressions in the United States directly related to money. "To add my two cents to the discussion" means you want to voice your opinion as regards a subject which is being debated. "They don't buy it" means they don't agree or accept the

idea. "I would put my money on this" means that this is what is going to happen in future as regards a certain trend. "For one's money" means "according to one's preference or opinion" (Webster 1988: 1458). Thus, one could say: "For my money, the film is very good." A friend of mine reading a research proposal I wrote for the States, advised me that proposals are shorter than in Brazil and that every sentence of a proposal must "sell" an idea. You must be assertive (or aggressive) in the statements you write into your proposal. And "a penny for your thoughts" implies that theoretically everything is for sale including your most intimate feelings. In Brazil you buy a discussion (comprar uma discussão) and you buy a fight (comprar uma briga), both having a conflictive meaning

Whereas in America money is outspoken, in Brazil there is a diffident attitude towards it. In Brazil money is frequently shameful to be talked about. The polite way to ask for money there is "Can you lend some?..." ("Você pode me emprestar algum?..."). In the States money is more easily seen an integral part of the person. Thus the saying "Not a penny to my name." In America, when referring to the amount of wealth a person owns, newspapers frequently use the expression "Mr. X is worth so many million dollars." In Brazil one would not want to believe that a person could be defined by the money attached to him or her in spite of or because of the fact that social inequality is greater there.

In English you pay attention, you pay a visit, you pay a compliment, you pay your respect, you pay your way and you pay lip service. In Brazil you pay for your sins (pagar seus pecados) and you pay promises (pagar promessas). Whereas in the United States you will ask a person if you can buy him or her a drink, in Brazil you would ask if you can get or offer someone a drink. In Brazil asking if you can buy someone a drink would implicitly mean that you are trying to buy the person.

In Brazil money is regarded as more polluting than in the States. Actually in Brazil when a person is totally out of money he or she is "clean" (limpo), or when a gang robs a bank they "clean" it. But when a person is very wealthy, he or she is "rotten rich." (podre de rico), the equivalent of the American "stinking rich." In Brazilian slang the word poupança

(savings) is used to refer to the buttocks. And when you are totally out of money you can say "I haven't got a whorish penny" ("Estou sem um puto tostão").

In America, however, it is poverty which is more filthy. In this respect one can be "dirt poor." There are other expressions relating poverty to dirt in English: something can be "dirt cheap" (again the dirt is in the lack, not in the abundance of money). On the other hand, a pay dirt according to the dictionary is "earth containing enough ore to be profitably worked by a miner" or "something which turns out to be a valuable source of information" (Webster 1988: 738). Notice how money (gold) breeds from dirt. Referring to American society, Knight argues that "Today poverty is recognized as an evil and money as the potential means of much good - of enjoying the arts, the education, travel, medical care, philanthropy, as well as the material necessities and comforts of life" (Knight 1968: 11).

Some American proverbs attest to the idea that money in America is seen as less dirty than, for example, in Brazil: "All money is clean, even if it's dirty," "Money doesn't get dirty" (Mieder 1991: 415), and "Money doesn't smell." Some proverbs compare money to feces but the classical Freudian equation between these terms (Freud 1953, Ferenczi 1956) is weak. Thus, the parody "Money talks, bullshit walks", makes money the strong element and feces the weak one. The payment day is "when the eagle shits." Although here there is an association between money and feces, the animal which provides people with money is not the filthy pig but the eagle, the symbol of the United States. And there is an instance of a direct equation of money to feces: "Money is like manure: it's only good when spread around" (Mieder 1991: 416). But the element which is stressed is the fertilizing aspect of feces. Since in earth feces are not "matter out of place" to quote Douglas' (1966) expression, in this particular circumstance money and manure can not be considered dirty.

Actually, there is a strong incidence of American proverbs which lend a positive connotation to money. To give some examples: "Money talks," "Money makes the mare to go," "Make money honestly if you can, but make money," "Money is power," "Money is the sinews of trade," "Money must be made, or we should soon have the wolf at the door,"

"Nothing but money is sweeter than honey," "Nothing makes money faster than money." There seem to be fewer negative proverbs about money. Among them are: "Money can't buy happiness," and "Money isn't everything." But even the biblical proverb "Money is the root of all evil," is frequently transformed into parody which negates its statement: "Money is the root of all wealth," "Money is the root of the Bank of America," "Money is the root of all evil and man needs roots," "Money is the root of all evil but it does seem to grow some mighty fine plants," "Money is the root of all evil but it's still number one as the root of all idylls," "Money is the root of all evil but has anyone ever discovered a better route?", "Money is the root of all evil and also of a good many family trees." In the same way "Money can't buy happiness" is transformed into "Happiness can't buy money." And "Money isn't everything" becomes "Money isn't everything, only half." "Virtue is its own reward" becomes "Money is its own reward" (Mieder 1989: passim).

VIII - BLOOD, SEMEN, GOD AND MONEY

Benjamin Franklin (1706-1790), frequently hailed as "the first civilized American" and "the apostle of modern times" and who among other things was a successful inventor and businessman, became also famous for his "proverbs". He published an almanac from 1733 to 1758 that sold about 10,000 copies each year and which "next to the Bible ... might well have been the most frequent reading material in the colonies" (Mieder 1989: 129). Although most of the proverbs of his Poor Richard's Almanack were not invented by him, as he himself made clear, they were associated with his person. "The Way to Wealth," a short article Franklin published in 1758 is an example of Puritan ethics rendered through 105 proverbs and has become a classic. In it Franklin goes on mentioning proverbs such as

"God helps them that help themselves," "It is foolish to lay out money in a purchase of repentance," "It is hard for an empty bag to stand upright," "At the working man's house hunger looks in, but dares not enter." In Advice to a Young Tradesman, written in 1748, he says: "Remember, that *time* is money. ... Remember, that *credit* is money. ... Remember, that money is of the prolific, generating nature. Money can beget money, and its offspring can beget more, and so on. ... Remember this saying, *The good paymaster is lord of another man's purse*" (Franklin apud Weber 1958: 48-49). Franklin represents the idea of the self-made man, the colonist who does not wait for others to do things for him.

Ralph Waldo Emerson, who lived a century later (1803-1882) is frequently considered "the last puritan" (Santayana 1936, Porte 1979). He can be seen as a champion of the virtues of capitalism stressing the idea of thriftiness, of free enterprise, etc. In his essay "Wealth" published in The Conduct of Life he makes an apology of money when he says "The world is his, who has money to go over it" (Emerson, 1983: 994). It is interesting that he relates wealth to nature. He argues that "Wealth is in applications of mind to nature; and the art of getting rich consists not in industry, much less in saving, but in a better order, in timeliness, in being at the right spot" (Emerson, 1983: 989). He also stressed that "Men of sense esteem wealth to be the assimilation of nature to themselves, the converting of the sap and juices of the planet to their incarnation and nutriment of their design" (Emerson, 1983: 993). Emerson goes on in his analogy and argues that "It is a doctrine of philosophy, that man is a being of degrees; that there is nothing in the world, which is not repeated in his body; his body being a sort of miniature or summary of the world: then that there is nothing in his body, which is not repeated as in a celestial sphere in his mind: then, there is nothing in his brain, which is not repeated in a higher sphere, in his moral system. Now these things are so in Nature. All things ascend, and the royal rule of economy is, that it should ascend also, or, whatever we do must always have a higher aim. Thus it is a maxim, that **money is another kind of blood. *Pecunia alter sanguis***: or, the estate of man is only a larger kind of body, and admits of regimen analogous to his bodily circulations" (Emerson, 1983: 1010,

emphasis added). Here we come full circle, the Bank of America's representative mirroring Emerson organic metaphor in spite of the fact that she probably did not read him.

One could also speculate about the relation of money to sperm. In this perspective, money could be seen as something essentially masculine which has to be invested, preferably in different places in a similar way to the reproductive strategy used by some male animals. Actually, Time Magazine featured an article about human sexual behavior which had in its first page a drawing of a plowed field in which men are simultaneously sowing spermatozoids and one dollar bills (Wright 1994: 44-45). It is significant that there is something called *seed money*, which is money donated to be used as a capital which will bear fruits, that is, will create more money.

Blood and sperm is of course kept in *blood banks* and *sperm banks*. And a euphemistic way of saying you are going to urinate is to say you are going "to spend a penny." Bodily fluids end up being tied to a debt and credit system.

In a sense American money is related to God. In deed, in all American coins and bills it is written "In God we trust" in a clear association between the Almighty and money. Former Brazilian President Sarney (1985-1990) decided to have a similar saying in Brazilian bills so that now all of them say "God be blessed" (Deus seja louvado). Considering Brazilian staggering inflation rate which frequently makes bills worthless shortly after they are issued some Brazilians joke saying that the sentence should be reversed to "God help us!" (Deus nos acuda!). But the fact that money bears the name of God in the States does not transform it into a sacred object. In fact you can see in several tourist spots machines which press coins until they become unrecognizable and print another saying on them. In Brazil bills and coins belong to the Government and people who have them are only their bearers. To willfully destroy money is a legal offense in Brazil, money having a similar status to the national flag. When you want to say someone is nuts in Brazil you would say he or she is burning money. In America there is something called *mad money*. According to the dictionary it is the "carfare carried by a girl on a date to

provide a means of escaping her escort in the event of unwanted familiarities; broadly: a small sum carried by a woman for emergency use" (Webster 1988: 1357). The term is also used for money you spend freely without any financial worry. It is interesting to note that the definitions given by the dictionary associate the mad use of money with women. The expression "almighty dollar" might sound blasphemous and contradictory to the sentence which appears in American money. It suggests, however, that the power entailed in money is a kind of mana because of its qualities of power. Money talks!

IX - THINGS ARE DIFFERENT IN THE SOUTH OF THE UNITED STATES

Franklin and Emerson were both born in Boston. Their attitudes towards money represent a more capitalist and northern view of a society which was based on free labor and the idea of the self made man, giving equal possibilities to everybody. Analyzing southern folkways prior to the Civil War regarding money, Ogburn (1964) in an article originally published in 1943, shows that things were different in the Old South which did not have a very developed money economy because farmers were mainly self-sufficient. According to him, although the South changed since the Civil War and money became much more widely used, "some ideas, characteristic of the days of self-sufficing plantation economy, have persisted into the industrial civilization of the twentieth century" (Ogburn 1964: 199). Examples of the survival of attitudes of a moneyless economy are the resistance to the use of money in settling personal differences, the fact that it would be rude to come quickly to business matters without any preliminaries, the fact that tipping would be less spread a custom than it is in northern cities, expressions such as "this is something money cannot buy," etc. Ogburn argues that these attitudes have a lot to do with an

aristocratic society whose wealth is based on land not on money, and who look down at merchants and businessmen. He draws a comparison with seventeenth and eighteenth century Europe which was not yet a fully monetary economy: "The attitudes of the aristocrats were like the attitudes of a moneyless economy. They high-hatted tradesmen and people who worked for money" (Ogburn 1964: 203).

Sure "money is making an inroad into such personal transactions, but slowly and with resentment" (Ogburn 1964: 203). Ogburn sees these attitudes as survivals which sooner or later will disappear: "several of the manners and customs of the South become clearly understood when they are seen as survivals of attitudes of a moneyless society. Money appears first in a limited sphere of transactions in a society. But gradually it penetrates into wider and wider circles of exchanges and relationships. But in doing so, it is opposed. Many of these attitudes of the South after the Civil War are best understood as oppositions to this wider use of money. In the course of time, these survivals will disappear, and the adoption of money will be as complete in the South as elsewhere" (Ogburn 1964: 206).

X - WHY SHOULD WE SAVE?

Some of the attitudes about money mentioned by Ogburn as applying to the Old South can also be noticed in Brazil. Being one of the last countries to abolish slavery (in 1888), Brazil has no tradition of valuing work, mainly manual labor. To toil in Portuguese is called "mourejar," something which according to the Portuguese should be left to the moors. A racist expression referring to hard work is "trabalho para negro" (work for a Negro), a direct reference to slavery. But even after the abolition of slavery and

introduction of wage labor in factories, work has never been very valued, because the social order continued to be highly exclusive. Until the thirties Brazil was an essentially rural society. When industrialization and urbanization started to become more important in the thirties there was a strong reaction against working and the growing monetarization of life. At that time one could find the same "resentment against expressing values in money" about which Ogburn (1964: 205) speaks in relation to the Old South. The horror ao batente (hatred of manual work) developed into malandragem (idleness) which can be seen simultaneously as a survival strategy and a conception of the world through which some segments of the lower classes refused to accept the discipline and monotony associated with the wage-earning world.

The negative side of labor is reflected in Brazilian popular music. As I have shown elsewhere (Oliveira 1984) during the thirties and forties, when an urban-industrial society was in the making in Brazil, samba composers used to eulogize idleness. Malandragem developed into a way of life and a way of regarding life. Instead of developing a work ethic (in the weberian sense), Brazilians were developing a malandro ethic. This was so widespread that during the 1937-45 dictatorship the State decided to intervene through its censorship department prohibiting songs which praised malandragem and at the same time giving prizes to those which praised work.

The same composers who praised malandragem also depicted money as something ignoble generally demanded by women who didn't understand that the men they were asking it for had something much more precious to offer them: their love. Of course one can see here a "sour grapes complex": knowing they'll would never make much money no matter how hard they tried, those men looked down at the vil metal (filthy lucre). But on the other hand, in several of the lyrics of these songs one can notice that money is a reality from which one can not escape in a monetarized society. But all of this is seen in a melancholic fashion. Nobody is happy to work. And money after all is very destructive: it ends love and friendship, and it invites falsehood and treason. As Noel Rosa, perhaps the

greatest of all the composers of the thirties, put it in the song Fita Amarela (Yellow Ribbon) in 1933: "I haven't got any heirs/ and I don't own a single penny/ I lived owing to everybody/ But I didn't pay anybody back" ("Não tenho herdeiros/ Nem possuo um só vintém/ Eu vivi devendo a todos/ Mas não paguei a ninguém"). Or as another composer of the period, Wilson Batista, put it in a song composed in 1968 shortly before dying and called Meu Mundo é Hoje, Eu sou assim (My World is Today, I'm like that): "I feel sorry for those/ Who squat until the floor/ Cheating themselves/ For money or positions/ I have never taken part/ In this huge battalion/ Because I know that besides the flowers/ Nothing else goes with you in the coffin" ("Tenho pena daqueles/ Que se agacham até o chão/ Enganando a si mesmos/ Por dinheiro ou posição/ Nunca tomei parte/ Neste enorme batalhão/ Pois sei que além das flores/ Nada mais vai no caixão").

Work in and of itself has never been something to be proud of in Brazil even if most of the population works more hours than does the North American population. If you ask a Brazilian what he is doing there is a strong likelihood he'll reply: "nothing." Actually "to do nothing" is a native category which perhaps makes little sense in English but which is full of meaning in Portuguese.

Of course people in Brazil work very hard and are interested in money. Rebhun who carried out anthropological field work in Brazil argues that "impoverished and working class Northeast Brazilians claim to believe in a sharp moral divide between amor (love) and what they call interesses or economic interests. However, in practice, the two are inextricably intertwined. Especially today, in this impoverished region characterized by a fractured, unstable, hyper inflated economy, the depth of love is increasingly measured in terms of the worth of generosity. In addition, the weakness of cash makes the emotionally-loaded relations of family and social network increasingly important as avenues of access to goods and services" (Rebhun 1993: 1).

But Brazilians don't center their life around money the way Americans do. Money is also very relative: every Brazilian who is born is already owing approximately a thousand

dollars if we divide the Brazilian foreign debt by the number of inhabitants. When Tancredo Neves, elected President in 1984, was asked how Brazil would pay its foreign debt he said that debts have to be paid with money, not with lives. This was a message to the money lenders of the world: our blood is not available! Which of course did not mean our money was. According to this idea large debts have to be administered, not paid. If you owe a bank a lot of money, it will certainly respect you. The Duke of Caxias, patron of the Brazilian army considered a model of rectitude (hence the half-derogatory word "caxias" for anybody excessively serious), becomes a parody. When fighting the war against Paraguay in last century, he used to say "O dever acima de tudo" (Duty above everything); to which the people nowadays say "Dever (to owe) acima de tudo." In contrast, an American bumper sticker says "I owe, I owe, so off to work I go."

The main discovery of a North American Economics Nobel laureate was basically that people invest to be safe when they grow old. This of course has to do with the predictability of the American economy and long term preparation for the future. With inflation frequently running at 50% a month, money is always slipping out of your hands. So the best thing you can do with money in Brazil is to spend it. As Brazilians say "money was made to be spent" (dinheiro foi feito para gastar). In these circumstances, the idea of investing does not make much sense. Actually several Brazilian economic plans aimed at increasing savings had the opposite effect. Once people have a little bit more money they immediately spend it buying commodities because they suspect that with inflation the value of their savings will sooner or later be eroded. And then there is always the possibility of the Government freezing all the savings (as it did for eighteen month in March 1990), or simply not paying back compulsory loans built into the price of cars or of fuel.

XI - ON INDIVIDUALISM AND GROUP HELP

This leads as to the question of individualism. When I arrived at the University of California, Berkeley I was invited to attend an Information Meeting for New International Scholars. Part of the meeting was a lecture given by the director of Services for International Students and Scholars. Among other interesting things, he emphasized that Americans like to be independent. According to him, "if you are independent you don't want to depend on friends." That is why you see twelve year middle class children do some sort of work to earn some money. He also stressed that Americans are also supposed to value hard work. That is why they value goods.

But if in the US people are usually doing things by themselves, in Brazil you are always asking or offering help which is a way of making friends and building networks. In a more personal society like Brazil, it is difficult to survive without friends and social networks. In contrast, in a more individualistic society like America people are more reluctant to ask or give advice. Of course, there are friends and networks in the States, but their role is weaker than in Brazil. This can be seen even in day to day life and the "do it yourself" attitude which prevails in American culture. To give just one example, for a Brazilian it is quite impressive to see handicapped people on their wheel chairs going from one place to another without any personal help. A Brazilian friend of mine tried to help a blind man walking on a street in America and held him by the arm (another difference: Brazilians touch each other much more than Americans). He was severely scolded by the blind man who brandishing his cane said "Don't touch me, I did not ask for your help!"

Even organizations which are based on the idea of solving problems through group help have a very individualistic character in the States. I went to meetings of *Debtors Anonymous*, an organization based on a similar model of the "Twelve Steps" of the *Alcoholics Anonymous* and which is widespread in the US. Their objective is to help people who are compulsive debtors to get out of this problem through help provided by the group.

But although the group is essential as a support provider, there is a strong emphasis on the individual and the moral aspect of his or her problem. Listening and talking to the people who go to the meetings I found out that owing like alcohol abuse is seen as a physical, an emotional and a spiritual problem. Although the word was never pronounced it is treated like a symptom of a disease. The causes of the disease are family maladjustment (parents who are too authoritarian, lack of dialogue) and a society which pressures you to constantly spend. The whole thing is very related to a spiritual awakening and revival. The meeting actually started and ended with a prayer. During the ending prayer everybody was in circle handing hands. The word recovery is used frequently. It is however a different type of disease. Whereas Alcoholic Anonymous tries to get people rid of drinking alcohol, and presumably Gambler Anonymous does the same with gambling, Debtors Anonymous has a different task: to teach people how to deal with money in a non-compulsive way in a society which compels you to spend constantly.

It is interesting that one of the meetings I went to was almost entirely devoted to business matters. It dealt with moving future meetings to a more accessible place, changing its time, electing a new treasurer, collecting voluntary donations, raising money to send a delegate to a national meeting in New York, etc. I was impressed with the degree of organization of the meeting. Thirteen people who had serious financial problems were conducting a meeting in an extremely formal way, following Robert's Rules of Order as if this was an assembly general. Everything was very orderly. Also money was dealt with in a very proper way, the treasurer saying exactly what they had collected, how much they needed. Nobody would guess those persons are compulsive spenders who can not organize their budget. The sharing part of this and other meetings I went to gave every member up to four minutes to speak about him or herself. For me it was impressive to see people speak, sometimes almost in tears, about their problems and stop when told that there time was up. Order and self help were very present in the atmosphere.

XI - CHOICES AND HEADACHES

One of the things which impresses Brazilians (and I suppose people of several other nationalities) in the States is the quantity of choices you have when you are looking for a good or a service. If you go into a drugstore you will be met by a bewildering array of pain-killers. Whereas in Brazil Tylenol is sold only in drops for children and 750mg caplets for adults, in the States you can have them as tablets, caplets, gelcaps, and geltaps. They can be normal, extra strength (500 mg), Extra Strong Headache Plus (pain reliever with antacid), Tylenol Cough, Tylenol Sinus, Tylenol Cold, Tylenol Flu, Tylenol Cold & Flu, Infant's Tylenol (suspension drops), Children's Tylenol (suspension liquid), Children's Tylenol Cold (cherry flavor), Children's Tylenol Cold (grape chewables), Junior (age 6-12) Strength Tylenol (grape chewable tablets). Some packages come with a cap in which you line up two arrows and then push off (making it difficult for children to open them), others come with a fast cap commended by the Arthritis Foundation but with a reminder that they are for households without young children. In sum, deciding which Tylenol to buy is enough to give the shopper a headache.

From the point of view of the consumer, abundance of choice seems a good thing but it certainly produces a lot of anguish about making the right decision. Americans have to decide all the time: from check books to the college where they want to study. As there are so many choices, you always can end up feeling you may have made the wrong one. And there are frequently few people to help you. You are actually expected not to seek too much help but to decide by yourself on the basis of the ample written information which is provided to you. A salesperson I asked about the characteristics of different computers replied "I am not supposed to do the homework for you." In contrast, whereas in Brazil

there is much less choice, salespersons who are there to help you (or should I say serve you?) are not only supposed to be friendly but also to assure you that you are taking the right decision if only to make you buy the product they have to sell you.

One of the most distressing things for Brazilians is to make a phone call and be answered by a recorded voice. When answering machines were introduced in Brazil people used to hang up after hearing the recorded outgoing message. Or sometime they would say nasty things. Finally they got used to it. But it is still considered a very impersonal way of contact. A friend of mine starts her recording with music (which she changes every so often) in order to create a more friendly atmosphere to the ensuing outgoing message. It is not uncommon in Brazil to record an outgoing message which gives all the family's members names even if this is not a good idea safety wise. By the way, answering machines are called "electronic secretaries" in Brazil.

But to call a number and suddenly be entangled in a menu is really an enervating experience. All you want to know is the price or the time of a show and suddenly you are told to go on pressing number after number. To book a tour of Hearst Castle in San Simeon you have to press buttons thirteen times.

Technological devices make economic and financial transactions more and more impersonal. There is a certain resistance to them in Brazil. In spite of the fact that you can get your account statement in machines in Brazilian banks and that you can even get them through fax or personal computers, every bank branch in Brazil has a floor manager who is usually the first person you see when you enter. He or she sits at his or her desk and is supposed to help you with your difficulties. Several advertisements of banks tell you to come over and have a cafezinho (a small cup of coffee) with him or her. Of course, important branches will have another manager who will not deal directly with the public and will thus have time to look after the branches business.

In contrast, a report on the Business Section of the San Francisco Chronicle shows that "America is becoming a utopia for misanthropes" and that "Automation is making it

possible to spend entire days working, investing, shopping, traveling and playing without ever dealing with another human being" (Louis, 1994: C1). This is done through computer-controlled card-reading devices, machines which operate with credit cards or automated teller machine cards, vending machines and magnetic stripe technology, the combination of personal computer, telephone and television set to trade securities, pay bills, conduct research, play chess, etc.

XII - CATHOLICS VERSUS PROTESTANTS

Saving and investing leads us to the question of a "Catholic" versus a "Protestant" view of money. In his letter to Timothy, the apostle Paul says that "The love of money is the root of all evil " (I Timothy, 6: 10). We know that usury was condemned by Thomas Aquinas and could only be practiced in the Middle Ages by non-Christians, that is, Jews (Le Goff, 1988). But with Protestantism, more specifically with Calvinism, came the conception that success (measured by profit) was the indication that the chosen vocation pleased God. Dislike of work was seen as a sign of failure displeasing to God. As Weber (1958) has shown in The Protestant Ethic and the Spirit of Capitalism, Calvinism allowed and to a sense consecrated the drive to become rich, thus reconciling wealth with a good conscience.

It is of course difficult to make generalizations about Catholic versus Protestant views of money. Schama shows that in Holland in the Golden Age "riches seemed to provoke their own discomfort, and affluence cohabited with anxiety." For him "The official creeds of both Calvinism and humanism, then, were agreed that lucre was indeed filthy, and that devotion to its cult constituted a kind of polluting idolatry. In its extreme forms of

avarice and cupidity it could unhinge the conscience and reason and turn the free souls into fawning slaves. This strong sense of the reprehensible nature of money-making persisted, even, while the Dutch amassed their individual and collective fortunes. The odd consequence of this disparity between principles and practice was to foster expenditure rather than capital accumulation, as a way to exonerate oneself from the suspicion of avarice. Admittedly, the forms of such expenditure had to be collectively sanctioned and regarded as morally unblemished by clergy and laity alike" (Schama 1987: 326 and 334).

Catholicism is frequently seen as an important influence on Brazilian culture. Moog has even tried to discuss the Weberian thesis (Weber 1958) in a comparison between Brazil and the States. Whereas Brazilian culture would be characterized by the "dislike of useful work and all that is connected to it: initiative, organization, cooperation, and the technical and scientific spirit", in the North-American culture "the sanctity of debt and the dignity of labor are notions that neither the Puritan, nor the Yankee or the crypto-Yankee are disposed to let perish" (Moog 1964: 210 & 154).

As a matter of fact, Brazilian authors who wrote in the thirties frequently argued that Brazil was not a capitalist society. Thus Holanda who coined the term "cordiality" to explain Brazilian society, maintained that it was characterized by social relations which were personalized, affective, particularistic and clientelistic (Holanda, 1969). In a similar perspective, although from a different political standpoint, Vianna maintained that in Brazil there prevailed what he called a pre-capitalist mentality or spirit, in spite of the fact that materially the country was capitalist (Vianna, 1987, Gomes 1989 and 1990).

Dumont (1980) establishes a contrast between what he calls hierarchical societies and egalitarian societies. The first are based on the concept of person, whereas the second are based on the concept of a free individual. India would be the classical example of a hierarchical society whereas America would be the most developed example of an egalitarian one. Drawing on Dumont's model, DaMatta (1991) argues that today Brazil is somehow in-between hierarchical and egalitarian societies. Whereas the United States tends

to be a society very much based on the egalitarian individualistic model, Brazil is closer to the hierarchical and personal model. There would exist a dilemma between the adherence to an impersonal individualistic model which exists formally in Brazilian laws, and the day to day tendency to constantly revert to personal relations. Hence the greater aversion to deal directly with money and the more face to face relations involved in transactions.

DaMatta also goes into the Catholicism versus Protestantism question. Commenting on the expression "dinheiro não trás felicidade (money does not bring happiness), he argues that it "adds to the underlying cultural equation that tells how work corresponds to punishment and how the accumulation of wealth equals something dirty or illicit" (DaMatta, 1991:181). Analyzing the cultural matrix of the Brazilian inflation he argues that "of course we want to have money, but we can compensate its absence through the presence filled with value of friends, of health, of 'education' and, above all, of 'happiness.' This incapacity to regard money - and above all the possession of money - as a positive activity, as a hegemonic measure of competence and success, as the aim of all things, creates areas of tolerance and of social compensation that seem important in the Brazilian case" (DaMatta 1993: 172).

XIII - THE FUTURE IS NOT OURS TO SAY

Brazil is a society of immense social and economic inequalities and according to data of the World Bank has the worst income distribution of the world, the minimum monthly wage being approximately one hundred dollars. It is a society which has

experienced a "conservative modernization," in which the traditional has been combined with the modern and change articulated with continuity (Oliven 1989). Since Brazil is an urban society, its population has to deal constantly with money. Although the access to money (and goods and services) varies enormously according to social class, money is a reality which can not be avoided in spite of what the samba composers of the beginning of this century wished. But although the monetarization of life has increased, there is a lot of resistance to accept money as a central value. This can be seen either as the "sour grapes complex" I mentioned when referring to popular music or as a domination model based on a cultural tradition which tries to give a negative connotation to material things. This is part of an ongoing debate in Brazil about the question of our national identity. All sorts of intellectuals have at some point joined this debate which is constantly brought up and deals with the question of defining our main traits (Oliven 1986).

Some recent events point in the direction of a growing monetarization of life in Brazil. In 1995 in order to raise money the *PT* (Partido dos Trabalhadores), Brazil's socialist Workers' Party, launched a Visa credit card in association with *Bradesco*, Brazil's largest private bank known for the capitalist spirit of its Protestant founder who created the Cidade de Deus (City of God) to house its headquarters. It is interesting that Bradesco calls this card *PT Bradesco Visa affinity card*. At the ceremony in which the card was launched, Lula, the president of the Workers Party and twice Brazil's presidential candidate, said that "the adoption of the credit card shows that *PT* is the party of modernity" and that the party "would earn money as a capitalist and spend it as a socialist" (Krieger 1995, I-8).

Until the end of the eighties Brazilian credit cards could only be used inside the country. This was a way of controlling foreign currency expenditures. When finally the government allowed credit cards to be used abroad, several banks started operating with international companies like Visa, Master, American Express, etc. In 1995, federal government controlled *Banco do Brasil*, Brazil's largest bank, had an advertisement about their Visa card which is called *Ourocard*. It said "Visa Ourocard, your international

identity." There is a double message here. The advertisement points to the fact that if you are rich and can afford to travel abroad and show your Visa Ourocard you will have established your identity as a respectable consumer. On the other hand, it hints that being national is no longer a question for Brazilians; the important in a globalized world is to be international and the credit card does it for you.

The United States is frequently depicted as a country where monetization - the increase in the proportion of all goods and services bought and sold by means of money - has taken place fully. In reality this process is much more complex as Zelizer (1994) has shown when she argues that there are different sort of monies in America: gift certificates, Christmas savings accounts, food stamps, etc. But America is probably the place where commoditization is a process which has extended to all spheres of life. In this sense it vindicates Marx's idea of Vergeldlichung (monetarization) of society. It has become a central value about which no bones are made. But, as I have tried to show, in countries with different cultural traditions like Brazil, although capitalism is holding sway, money is not (yet?) the driving force which shapes behavior and sentiment. One can only speculate if monetarization is a trend which sooner or later is going to take place in countries which are going through an economic growth like Brazil or if their cultural specificities will work as counter-balancing checks.

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